

COMMUNITY BANK OF THE BAY

	CPP Disbursement Date 01/16/2009	Cert 34210	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$84	\$116	38.5%		
Loans	\$59	\$84	44.0%		
Construction & development	\$4	\$1	-72.7%		
Closed-end 1-4 family residential	\$2	\$2	-17.1%		
Home equity	\$1	\$1	-2.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	0.9%		
Commercial & Industrial	\$24	\$43	75.2%		
Commercial real estate	\$24	\$34	46.4%		
Unused commitments	\$9	\$10	16.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-8.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$5	35.0%		
Cash & balances due	\$10	\$15	54.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$78	\$101	30.0%		
Deposits	\$73	\$91	24.4%		
Total other borrowings	\$4	\$10	140.0%		
FHLB advances	\$4	\$7	75.0%		
Equity					
Equity capital at quarter end	\$6	\$15	151.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$10	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	12.1%	--		
Tier 1 risk based capital ratio	9.0%	15.8%	--		
Total risk based capital ratio	10.2%	17.0%	--		
Return on equity ¹	-7.0%	2.4%	--		
Return on assets ¹	-0.5%	0.3%	--		
Net interest margin ¹	5.1%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	159.0%	49.8%	--		
Loss provision to net charge-offs (qtr)	172.4%	238.5%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.0%	62.2%	-0.3%	0.0%	--
Closed-end 1-4 family residential	0.0%	9.2%	0.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	78.9%	1.5%	12.3%	--
Commercial & Industrial	0.0%	0.8%	0.0%	0.1%	--
Commercial real estate	0.0%	5.8%	0.3%	0.0%	--
Total loans	1.4%	5.0%	0.1%	0.1%	--